

Innovations in mobile

Mobile Payment

Developing flexible mobile payment
MNO and bank approach
mobile payment native &
value added m-commerce acquiring

Washington, February 23, 2010



Agenda



history of m-commerce and m-payment

A1 Bank and Paybox

Outlook and international



**Examples:
Internet payment & ticketing**

internet

cinema

Vision, pay a whole range of products and services via your mobile



Buys the tramway ticket on his way to the station and avoids the queues in front of the ticket machines

On the way to the office gets invitation to friends in Berlin and buys train ticket Vienna- Berlin on mobile phone

The client meeting is running well and lasts longer than planned, the parking ticket is extended without having to go back to the car

Orders pizza to the entire office for lunch and pays the whole bill via mobile.

Colleagues pay their part of the bill phone to phone.

Is late for next client meeting and decides to take the taxi, trip is paid by mobile phone.

It is time for a coffee, in Vienna there are several m-payment coffee shops

In the evening informs himself about the offer in cinema and theatre. Decides for theatre and buys ticket over mobile phone.

Gets a pack of cigarettes from the vending machine just outside the tramway station

Visits a client together with a colleague by car and pays the parking fee with mobile phone

On the way back fills up the car at the petrol station.

Buys a coke from an m-payment vending machine on the way back to the office.

During the lunch delivers a Lotto tip and orders tickets for the Britney Spears concert next week, tickets are insured: money back in case of illness

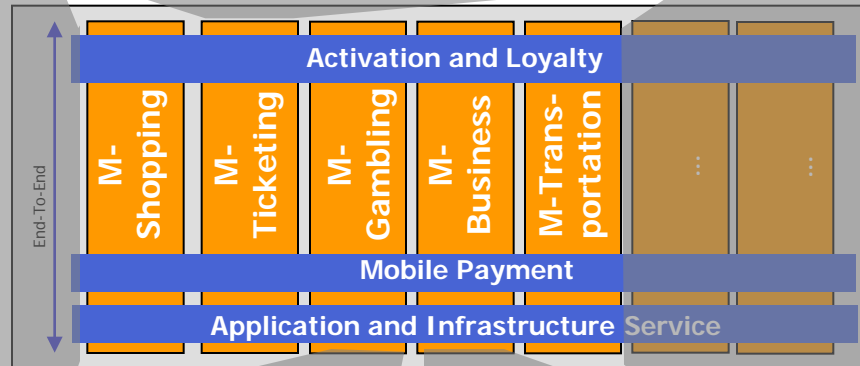
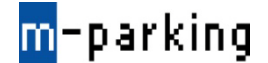
On the way back decides to buy some wine as a gift to his friend in Berlin. The wine is paid by mobile and will be delivered to the office

Next client meeting in an m-payment enabled restaurant.

Right after the theatre, receives a call from his daughter. She wants to come home after having visited a friend. Money for taxi is transferred via mobile phone directly to the daughters phone



Our solutions portfolio and references



Example handy parking



Promotion →
Attachement to parking
violation tickets

MIT HANDY PARKEN HÄTTE DAS NICHT
PASSIEREN MÜSSEN



Parken Sie doch nächstes mal einfach mit dem Handy!

Unabhängig, komfortabel und zu den normalen Parkgebühren: Und wenn Ihr Einkauf oder Termin länger dauern sollte, verlängern Sie Ihren Parkschein ganz einfach von unterwegs – natürlich mit dem Handy.

Anmelden und 90 Minuten gratis HANDY Parken!

Mit dem SMS Code auf dieser Karte können Sie nach kostenloser Anmeldung zur mobile city und m-parking in Bregenz innerhalb der Parkzone A 90 Minuten gratis Handy-parken.

- 1 Melden Sie sich ins Internet unter www.bregenz.ws zur mobile city an und speichern Sie bei m-parking Ihr KFZ-Kennzeichen ab.
- 2 Senden Sie den auf dieser Karte angegebenen SMS-Code an 0664 660 6900. Sie erhalten ein Bestätigung-SMS, dass Ihnen Ihr Guthaben zugewiesen wurde.
- 3 Wenn Sie das nächste Mal Parken wollen, senden Sie einfach die Anzahl der gewünschten Parkminuten an 0664 660 6900. Für bis zu 90 Minuten Handy-parken in der Zone A in Bregenz (im Wert von EUR 1,05) entfallen die Parkgebühren.*
Beispiel: Senden Sie "90A" für 90 Parkminuten in der Zone A.

90 Gratisminuten
HANDY Parken
warten auf Sie
als kleines
Trostpflaster!



Bezahlcode:

gu73rx882

* 90A, 1A-Bereich 1,05-Gebühren in sonstigen Zonen beibehalten.
* Das Anmelde-Guthaben ist innerhalb von 30 Tagen
aufzufrischen.

BREGENZ
Stadt Bregenz

powered by A1

Example handyticketing – 1 solution for every Austrian capital*



*) Wien, Graz, Linz, Salzburg, Klagenfurt, Innsbruck



Activation and common usability

Permanent optimisation

- Reporting
- Analyzing
- Usability
- Profiling
- Activation
- Campaigning
- Vouchering
- Quizzing & Voting
- Cross-selling



With a Single Touch ...



... buy a **train ticket** from Austrian Railways for rides in entire Austria



... buy **parking tickets**, place **lottery bets**, use vouchers or buy **mobile products**



... buy a **metro ticket** for rides in Vienna



... buy **Snacks & Drinks** from vending machines in entire Austria

Example mTicketing payment of higher amounts



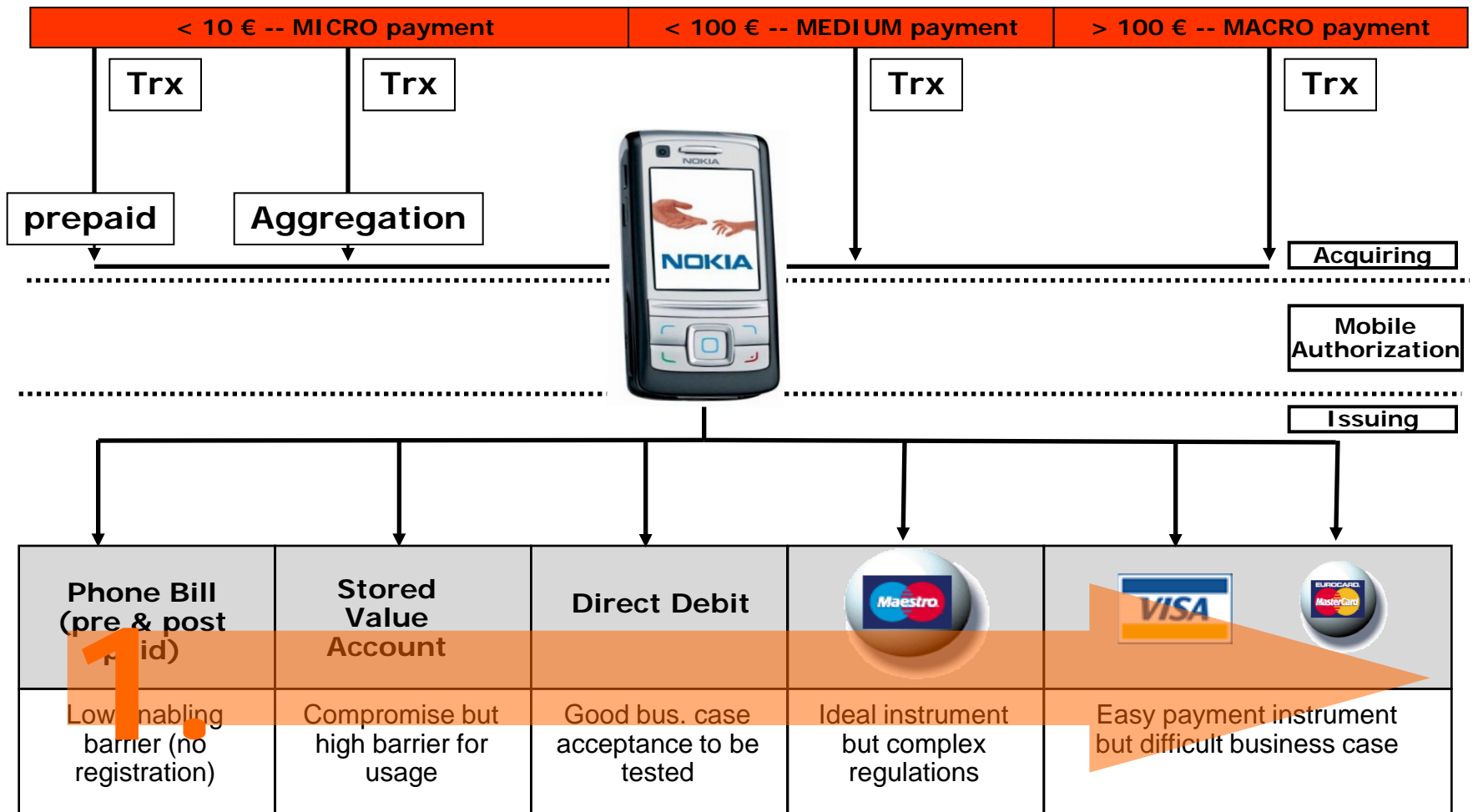
Life Ball
100% Mobile Tickets



Robbie Williams 9.000
Mobile Tickets



m-payment scope



Bill presentment via phone bill for A1 users



Phone bill

Forderungen unserer Partnerunternehmen* Anzahl	Betrag in €
<u>Stadt Wien</u>	
m-parking Wien 7	56,00
<u>Verkehrsverbund Ost-Region</u>	
VOR MOBILE TICKET Kernzone 100, Tageskarte, Anzahl: 1 am 22.06.2004	4,20
VOR MOBILE TICKET Kernzone 100, Tageskarte, Anzahl: 1 am 23.06.2004	4,20
Summe Forderungen unserer Partnerunternehmen brutto	€ 64,40

* Unter "Forderungen unserer Partnerunternehmen" finden Sie Leistungen der genannten Partnerunternehmen, die wir im Namen dieser vorschreiben. Durch Ihre Zahlung an mobilkom austria sind diese Forderungen beglichen.

Overview of transactions in the Web (paybox)



WWW

Address <https://www.paybox.at/consumer/consumer>

Zahl's mit dem Handy. paybox

my paybox - Login
664 GO
PIN vergessen?
Hier anmelden!

» Home » Unternehmen » Presse » AGB » Kontakt » FAQ

my paybox

INFORMATIONEN

- Über paybox
- Leistungen
- Akzeptanzstellen
- Preise
- Sicherheit
- paybox testen
- Produkte & Anmeldung

PAYBOXEN

- Einkaufen
- Geld senden
- Geld anfordern
- Geld abholen
- my paybox
- Freunde werben!

Hallo Test Kunde, [»»» Logout »»»](#)

Ihre paybox ist freigeschaltet, Sie können Geld empfangen, senden und per Handy bezahlen.

Transaktionen und Daten

- Inbox: empfangene Beträge
- Outbox: ausgegebene Beträge
- Adresse und Konto
- Ihr Ausgaben-Limit

Persönlicher Service

- paybox PIN ändern? Call me!
- Namen aufsprechen? Call me!
- Wunsch paybox Nummer (Alias)
- Benachrichtigung

Es können nur die ersten 200 Transaktionen angezeigt werden
Hier sehen Sie eine Übersicht über Ihre Zahlungen, die Sie als Zahler an einen Empfänger geleistet haben.

Transaktion	1-10	11-20	21-30	31-40	41-50	51-60	61-70	71-80	81-90	91-100	101-110	111-120	121-130	131-140	141-150	151-160	161-170	171-180	181-190	191-200	201-203		
Trans.-ID:	Autorisierungs-Nr.: Betrag Währung Datum Name Empfänger:																						
17927034	WECXF1	4.20	EUR	19.11.2003	Verkehrsverbund Ost-Region																		
Der reservierte Betrag wurde jetzt eingezogen: 17927033																							
17927033	WECFH1	0.00	EUR	19.11.2003	Verkehrsverbund Ost-Region																		

Verwendungszweck: VOR
Der Betrag wurde zur Abbuchung vorkn. markiert

payment confirmation via SMS and e-mail (optional)



Email

From: transactions@paybox.net [mailto:transactions@paybox.net]
Sent: Mittwoch, 19. November 2003 11:34
To: xxx.xxxxxx@xxxxxxxx.xx
Subject: paybox Bestaetigung

paybox Status

Die Zahlung wurde autorisiert.

Zahler : +43664xxxxxxx
Empfaenger : VOR
Betrag : 4,20 EUR
Autorisierung Nr.: WECFH1
Zeitpunkt : 19.11.03, 11:33 Uhr

Vielen Dank fuer die Nutzung von paybox.

Persoenliche Daten aendern, Alias einrichten, Zahlungen einsehen?
<http://www.paybox.at> -> my paybox waelen.

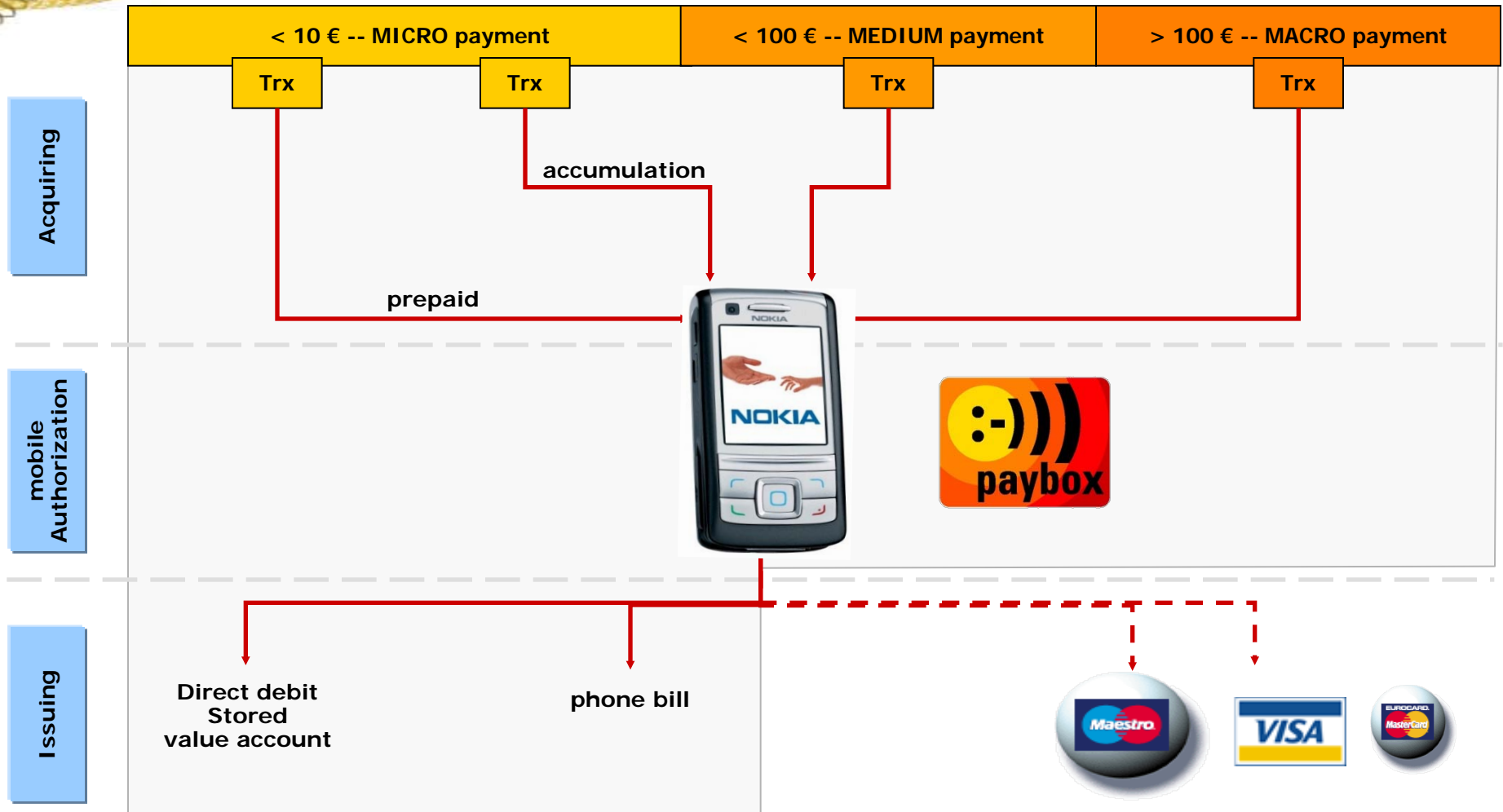
paybox Einstellungen: PIN Aenderung, Namen aufsprechen, Ansage
letzte Transaktion. Direkt-Zugang von Ihrem Handy: 0820 2 paybox (0820 2 729269*)
*) EUR 0,1453/min

paybox austria AG Postfach 351 A 1081 Wien

SMS

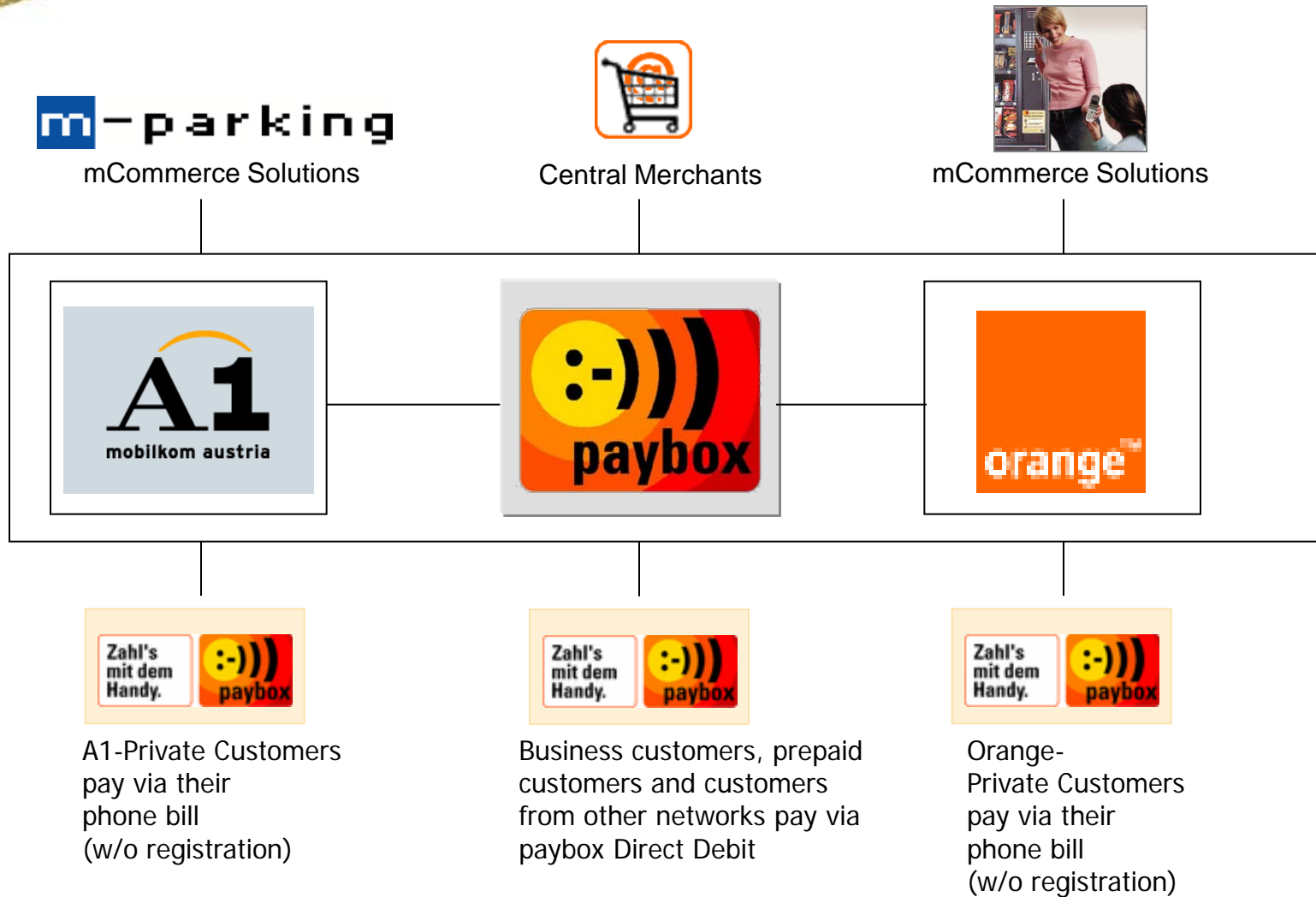


Our payment strategy contains micro-, medium- and macro payments

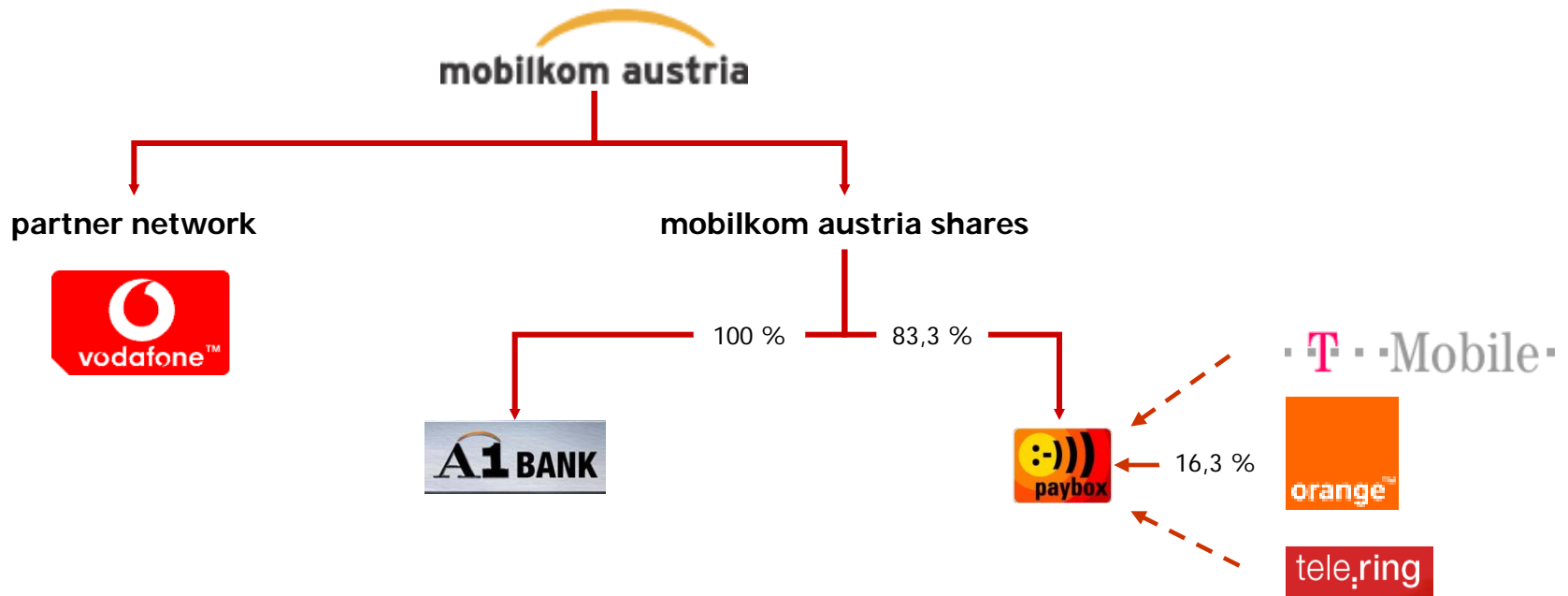


Role of mobilkom austria today

paybox – Interoperability via phone bill



m-commerce with A1 Bank and paybox



- ✓ Clearing of payment solutions
- ✓ Payment guarantee
- ✓ Prepaid payment guarantee
- ✓ Trend-setting in mobile transactions

- ✓ Leading mobile payment solution in Austria
- ✓ Secure payment and transfer
- ✓ Open for customers of any operator

mobilkom – Global leader in m-Payment and m-Commerce



M-commerce / m-payment ranking



A1 Visa Card



A1 Visa Card, exclusive for A1 customers



Insurance package

- handset theft
- buyer protection
- travel insurance



paybox –



- usage of mobile services
- secure payment instrument

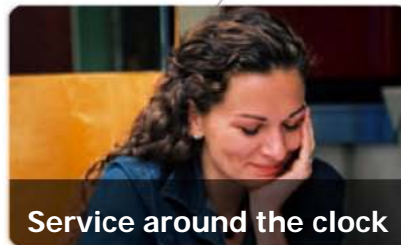


Mobil-points

- faster to new handsets
- earn Mobilpoints



Visa Classic Card



Service around the clock

- free A1 Visa card Serviceline
- online customer self care



SMS security package

- transaction confirmation
- SMS check of account balance
- help functions

Our strategy – payment is local and develops inside out



<p>Int'l Scope</p>	<p>Intl. Micropayments (e.g. M-parking of German consumer in Vienna)</p> <p>Intl. Macropayments (e.g. Internet shopping of Austrian Consumer in Germany)</p>
<p>National Scope</p>	<p>Natl. Micropayments (e.g. M-parking even via phone bill)</p> <p>Natl. Macropayments (e.g. Internet, real world shopping)</p>
<p>Telco Scope</p>	<p>Micropayments – Digital Content via phone bill (e.g. Logos, ringtones, ..)</p>

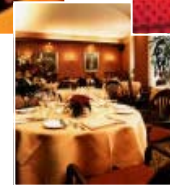


Start competitive with clear differentiation, but quickly build national compatibility

Pay a whole range of products and services via your mobile...



national and international



Buys the tramway ticket on his way to the station and avoids the queues in front of the ticket machines

On the way to the office gets invitation to friends in Berlin and buys train ticket Vienna- Berlin on mobile phone

The client meeting is running well and lasts longer than planned, the parking ticket is extended without having to go back to the car

Orders pizza to the entire office for lunch and pays the whole bill via mobile.
Colleagues pay their part of the bill phone to phone.

Is late for next client meeting and decides to take the taxi, trip is paid by mobile phone.

It is time for a coffee, in Vienna there are several m-payment coffee shops

In the evening informs himself about the offer in cinema and theatre. Decides for theatre and buys ticket over mobile phone.

Gets a pack of cigarettes from the vending machine just outside the tramway station

Visits a client together with a colleague by car and pays the parking fee with mobile phone

On the way back fills up the car at the petrol station.
Buys a coke from an m-payment vending machine on the way back to the office.

During the lunch delivers a Lotto tip and orders tickets for the Britney Spears concert next week, tickets are insured: money back in case of illness

On the way back decides to buy some wine as a gift to his friend in Berlin. The wine is paid by mobile and will be delivered to the office

Next client meeting in an m-payment enabled restaurant.

Right after the theatre, receives a call from his daughter. She wants to come home after having visited a friend. Money for taxi is transferred via mobile phone directly to the daughters phone



Contact



Thank you!

Peter Lohmann
head of related affairs
+43 (0) 664 331 4170
p.lohmann@mobilkom.at

mobilkom austria AG
Obere Donausstr. 33
A-1020 Wien